

Information to identify the case:			
Debtor 1:	Howard Lee Worthing		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Western District of Texas		
Case number:	21-10877-tmd		
	Social Security number or ITIN: xxx-xx-6694		
	EIN: --_-----		
	Social Security number or ITIN: -----		
	EIN: --_-----		
	Date case filed for chapter: 7 11/16/21		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Howard Lee Worthing	
2. All other names used in the last 8 years	aka Howard L Worthing, aka Howard Worthing	
3. Address	2209 9th Street Marble Falls, TX 78654	
4. Debtor's attorney Name and address	Jerome Andrew Brown The Brown Law Firm 13900 Sawyer Ranch Rd Dripping Springs, TX 78620-4539	Contact phone 512-306-0092 Email: jerome@brownbankruptcy.com
5. Bankruptcy trustee Name and address	Randolph N Osherow 342 W Woodlawn, Suite 100 San Antonio, TX 78212	Contact phone (210) 738-3001 Email: rosherow@hotmail.com

For more information, see page 2 >

Debtor **Howard Lee Worthing**

Case number **21-10877-tmd**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. See Court website for electronic filing information: www.txwb.uscourts.gov.</p>	<p>903 SAN JACINTO, SUITE 322 AUSTIN, TX 78701</p>	<p>Hours open Monday – Friday 8:00 AM – 4:00 PM</p> <p>Contact phone (512) 916-5237</p> <p>Date: 11/16/21</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>December 22, 2021 at 11:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Phone: (877)937-4915; Code#:7491951</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 2/22/22</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

United States Bankruptcy Court
Western District of TexasIn re:
Howard Lee Worthing
DebtorCase No. 21-10877-tmd
Chapter 7**CERTIFICATE OF NOTICE**District/off: 0542-1
Date Rcvd: Nov 16, 2021User: admin
Form ID: 309APage 1 of 2
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2021:

Recip ID	Recipient Name and Address
db	+ Howard Lee Worthing, 2209 9th Street, Marble Falls, TX 78654-4748
18244097	+ A+ Credit Union, Post Office Box 790408, Saint Louis, MO 63179-0408
18244098	+ Adair, Morris & Osborn, P.C., Attn: Randall F. Adair, 325 N. St. Paul St. 4100, Dallas, TX 75201-3848
18244100	+ American Heritage Life Insurance Company, Allstate Benefits, 1776 American Heritage Life Drive, Jacksonville, FL 32224-6687
18244101	+ Attorney General United States, Internal Revenue Service/SBA, 950 Pennsylvania Avenue NW, Washington, DC 20530-0009
18244102	+ Barnett & Garcia, PLLC, Attn: Lawrence Falli, 3821 Juniper Trace 108, Austin, TX 78738-5514
18244103	+ Baylor Scott and White, 810 State Highway 71, Marble Falls, TX 78657
18244104	+ Berkovitch & Bouskila, Attn: Ariel Bouskila, 80 Broad St 3303, New York, NY 10004-2209
18244105	+ Binswanger Glass, 8733 Burnet Road, Austin, TX 78757-7096
18244106	+ David and Janet Christensen, 23419 Circle J Lane, Marble Falls, TX 78654
18244108	+ First Capital, 507 W FM 2147 101, Marble Falls, TX 78654-6288
18244109	+ Fox Edge Kuykendall, PLLC, Attn: Michael J. Kuykendall, 700 6th Street, Marble Falls, TX 78654-5726
18244110	+ Houston & Fish, Attn: Bradley L. Houston, 1007 MoPac Circle 102, Austin, TX 78746-6807
18244112	+ Kalamata Capital Group, LLC, c/o Barnett & Garcia, PLLC, 3821 Juniper Trace 108, Austin, TX 78738-5514
18244114	+ Kenneth and Kelly Luttmer, 409 Oak Rock Point, Horseshoe Bay, TX 78657
18244113	+ Kenneth and Kelly Luttmer, 821 Kings Canyon CT, Coppell, TX 75019-6111
18244115	+ Libertas Funding, LLC, 65 W 36th St, 5th Floor, New York, NY 10018-7946
18244117	+ National Funding, Inc., Attn: Tara Muren, 9530 Town Centre Drive 120, San Diego, CA 92121-1981
18244119	+ Petal Card Inc, Po Box 105168, Atlanta, GA 30348-5168
18244120	+ Pool and Electrical Products, 407 Radam Lane Unit B and C, Austin, TX 78745-1190
18244121	+ Richard Stewart, 121 E Briarway Drive, Granite Shoals, TX 78654-2043
18244122	+ Ross Scalise Law Group, Attn: Charles L. Scalise, 1104 San Antonio St, Austin, TX 78701-2109
18244123	+ Sflndcorp, 2750 East Cottonwood Parkway, Salt Lake City, UT 84121-7284
18244124	+ Shell & Shell, Attorneys at Law, Attn: Eddie G. Shell, 6000 US - 281, Marble Falls, TX 78654-3866
18244125	+ Shell Fleet Card, PO BOX 6293, Carol Stream, IL 60197-6293
18244126	+ Sherwin Williams, 2100 Lakeside Blvd 400, Marble Falls, TX 75081
18244128	+ Texas Margarita's, Inc., 1205 West FM 1431, Marble Falls, TX 78654-5008
18244129	+ The Faskowitz Law Firm, PLLC, Attn: Avi Faskowitz, 6143 186th Street 207, Fresh Meadows, NY 11365-2710
18244130	+ U.S. Small Business Administration, Little Rock Loan Servicing Ctr, 2120 Riverfront Dr 100, Little Rock, AR 72202-1794
18244133	+ US Attorney, Civ. Process Clerk, Internal Revenue Service/SBA, 601 NW LOOP 410, STE 600, San Antonio, TX 78216-5512
18244134	+ Wells Fargo, PO BOX 3072, Cedar Rapids, IN 52406-3072

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jerome@brownbankruptcy.com	Nov 16 2021 22:12:00	Jerome Andrew Brown, The Brown Law Firm, 13900 Sawyer Ranch Rd, Dripping Springs, TX 78620-4539
tr	+ EDI: QRNOSHEROW.COM	Nov 17 2021 03:13:00	Randolph N Osherow, 342 W Woodlawn, Suite 100, San Antonio, TX 78212-3314
ust	+ Email/Text: ustpregion07.au.ecf@usdoj.gov	Nov 16 2021 22:12:00	United States Trustee - AU12, United States

District/off: 0542-1

User: admin

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Date Rcvd: Nov 16, 2021

Form ID: 309A

Total Noticed: 41

18244099	+ Email/Text: Melinda.Pliler@gmr.net	Nov 16 2021 22:12:00	Trustee, 903 San Jacinto Blvd, Suite 230, Austin, TX 78701-2450
18244107	+ EDI: DISCOVER.COM	Nov 17 2021 03:13:00	Air Evac, PO BOX 106, West Plains, MT 65775-0106
18244111	+ EDI: IRS.COM	Nov 17 2021 03:13:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
18244116	+ EDI: RMSC.COM	Nov 17 2021 03:13:00	Internal Revenue Service, Centralized Insolvency Office, P.O Box 7346, Philadelphia, PA 19101-7346
18244127	Email/Text: pacer@cpa.state.tx.us	Nov 16 2021 22:12:00	Lowes, PO BOX 965054, Orlando, FL 32896-5054
18244131	+ Email/Text: elpasodlsc@sba.gov	Nov 16 2021 22:12:00	Texas Comptroller of Public Accts, Revenue Acct Division - BK, PO Box 13528, Capitol Station, Austin, TX 78711
18244132	+ Email/PDF: sluna@ur.com	Nov 16 2021 22:45:38	U.S. Small Business Administration, Commercial Loan Servicing Ctr, 10737 Gateway Blvd W #320, El Paso, TX 79935-4910
			United Rentals, PO BOX 840514, Dallas, TX 75284-0514

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
18244118	##+	Newco Capital Group, 90 Broad St 903, New York, NY 10004-2230

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2021

Signature: /s/Joseph Speetjens